

POLICY DOCUMENT

PART A

- a) Forwarding Letter
- b) Policy Preamble
- c) Policy Schedule

The above sections on Riders are incorporated in the respective sections of the Base Policy Document with which said Rider is attached. Hence, not specified separately in the Rider T & C

PART B

Definitions

Words or phrases appearing in the Policy Document in initial capitals will have the meanings given to them below:

Where appropriate, any reference to the singular includes references to the plural, references to the male include references to the female and references to any statute include references to any subsequent changes to that statute.

This Policy Document shall be read along with the Policy Document of the Base Policy.

General Terms

Accident means a sudden, unforeseen and involuntary event caused by external, visible and violent means.

Accidental Total and Permanent Disability ('ATPD') means the occurrence of any of the following conditions as a result of Accidental Injury:

- a) Total, continuous and permanent disability resulting in incapability of being engaged in any work or any occupation or employment for any compensation, remuneration or profit.
- b) Inability to perform three or more Activities of Daily Living specified in Annexure II to this WOP Rider, either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons, if he/she has no occupation at the time of injury.

Base Policy means the Policy to which this WOP Rider is attached and forms a part as shown in the Schedule.

Company means DHFL Pramerica Life Insurance Company Limited.

Critical Illness means any of the critical illnesses/ conditions or surgeries listed in the Annexure I to this WOP Rider.

Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means, which is verified and certified by a Medical Practitioner.

Medical Practitioner means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or any other such body or Council for Indian Medicine or for Homeopathy set up by the Government of India or State Government and is thereby entitled to practice medicine within its jurisdiction and is acting within the scope and jurisdiction of his/her license, provided such Medical Practitioner is not the Life Insured covered under this Policy or the Policyholder or is not a close family member, relative (by blood), spouse of the Life Insured and/or the Policyholder or a Medical Practitioner employed by the Policyholder/Life Insured.

Pre-existing Medical Condition means any condition, ailment or injury or related condition(s) for which the Life Insured has had signs or symptoms, and / or was diagnosed, and / or received medical advice / treatment within 48 months to prior to the first policy issued by the Company or reinstatement of the policy by the Company.

WOP Rider means this DHFL Pramerica Traditional Waiver of Premium Rider.

PART C Specific Terms and Conditions

Section One: WOP Rider Benefits

If, while this WOP Rider is in force, the Life Insured is diagnosed by a Medical Practitioner (including a specialist acceptable to the Company), with costs for the same to be borne entirely by the Policyholder, to be suffering from a Critical Illness or occurrence of ATPD, whichever occurs earlier, the Company will waive off all future Premium payable under the Base Policy and Riders, if any, attached with the Base Policy.

In case of a claim for Critical Illness, the Life Insured must survive for a period of 30 days (or such other survival period as set out in the Annexure I to this WOP Rider) after the diagnosis of the specified Critical Illness.

In case of a claim for ATPD, such ATPD must have persisted for at least 6 months from the date of occurrence and must be deemed permanent in the opinion of a panel of Medical Practitioners appointed by the Company.

Any benefit under this WOP Rider is in addition to any amounts payable under the Base Policy or any other Riders in force at the time the Critical Illness or ATPD is diagnosed.

Section Two: Premium

The premium for this WOP Rider shall be paid in the amounts and at the intervals (Premium Frequency) and for the term specified in the Schedule. The premium rate is reviewable by the Company after the first 5 Policy Years from Coverage Commencement Date of this Rider with the prior approval of the IRDAI.

Section Three: Grace Period

If any Premium is not received in full by its due date or within the Grace Period, the WOP Rider shall automatically lapse. If the Critical Illness / ATPD as defined in the Annexure I / II below, occurs during such Grace Period, the Company shall deduct any premium due from the amount payable under this WOP Rider.

Section Four: Exclusions

A. Suicide Clause:

If the Life Insured commits suicide or attempts suicide, whether sane or insane, within 12 months from the Policy Commencement Date or date of revival of the Policy, while the Policy is in force, the Company's only obligation under the Policy shall be to pay Nominee, 80% of the total WOP Rider Premium paid (excluding underwriting extra, if any).

B. General Exclusions under Critical Illnesses/Conditions and Surgeries:

Apart from the disease specific exclusions given along with definitions of diseases below, no benefit will be payable if the critical illness is caused or aggravated directly or indirectly by any of the following:

1. Any Pre-existing medical condition.
2. Any of the listed Critical Illness conditions where death occurs within 30 days of the diagnosis or as specified in the definition of critical illnesses/conditions and surgeries.
3. Life insured being under the influence of drugs, alcohol, narcotics or psychotropic substance, not prescribed by a Registered Medical Practitioner.
4. War (declared or un-declared), invasion, hostilities, terrorism, civil war, rebellion, riots, revolution, civil commotion, industrial action or any warlike operations.
5. Participation by the life insured in a criminal or unlawful act with criminal intent or committing any breach of law with criminal intent.
6. Participation by the insured person in any flying activity other than as a bona fide passenger (whether paying or not), in a licensed aircraft provided the life insured does not, at the time, have any duty on board such aircraft.
7. Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee jumping.
8. The radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.
9. As a result of any Sexually Transmitted Disease (STD) and its related complications or Acquired Immune Deficiency Syndrome (AIDS) or the presence of any Human Immuno-deficiency Virus (HIV)
10. Ayurvedic, Homeopathy, Unani, naturopathy, reflexology, acupuncture, bonesetting, herbalist treatment, hypnotism, rolfing, massage therapy, aroma therapy or any other treatments other than Allopathy / western medicines.

C. General Exclusions under ATPD:

No benefits shall be payable in respect of any disease or losses caused or aggravated directly or indirectly, wholly or partly by any one of the following:

1. Any Pre-existing Medical Condition
2. Life insured being under the influence of drugs, alcohol, narcotics or psychotropic substance, not prescribed by a Medical Practitioner

3. War, invasion, hostilities (whether war is declared or not), civil war, rebellion, terrorist activity, revolution or taking part in a riot or civil commotion or industrial action.
4. Participation by the life insured in a criminal or unlawful act with criminal intent or committing any breach of law with criminal intent.
5. Treatment for injury or illness caused by avocations / activities such as hunting, mountaineering, steeple-chasing, hazardous/dangerous sports, racing of any kind, scuba diving, aerial sports, activities such as hand-gliding, ballooning, deliberate exposure to exceptional danger.
6. Any underwater or subterranean operation or activity. Racing of any kind other than on foot.
7. Aviation other than as a fare paying passenger in a commercial licensed aircraft.
8. Existence of any sexually Transmitted Disease (STD) and its related complications or Acquired Immune Deficiency Syndrome (AIDS) or the presence of any Human Immuno-deficiency Virus (HIV).
9. Participation by the insured person in any flying activity other than as a bona fide passenger (whether paying or not), in a licensed aircraft provided the life insured does not, at the time, have any duty on board such aircraft.
10. Physical handicap or mental infirmity
11. Nuclear reaction, Radioactive or chemical contamination due to nuclear accident.

D. Waiting Period:

The Company shall not entertain any claim under this WOP Rider for a Critical Illness / ATPD occurring during the period of 90 days from the Coverage Commencement Date or the date of revival of this WOP Rider, as applicable.

PART D

Policy Servicing

Section One: Revival

The WOP Rider may be revived along with the revival of the Base Policy in accordance with the terms of the Base Policy

Section Two: Surrender

Upon surrender of the Base Policy or the WOP Rider, the Company shall not pay any surrender value or any other value to the Policyholder under this WOP Rider.

Section Three: Loan

No loan shall be available for this WOP Rider.

Section Four: Free Look Period

If the WOP rider is chosen at commencement of cover under the Base Policy, the free look period will be the same as that for the Base Policy to which the WOP rider is attached.

However, if the WOP rider is taken at any of the subsequent policy anniversaries, the Policyholder shall have a period of 15 days from the receipt of this Policy Document to review the terms and conditions of this Policy and if the Policyholder disagrees with any of the terms and conditions, Policyholder has the option to return this Policy stating the reasons for the objections upon which the Company shall refund to the Policyholder the Premium paid subject to deduction of a proportionate risk Premium for the period of risk cover, any expenses incurred by the Company towards medical examination of the Life Insured and stamp duty charges. In case Policy is purchased through distance mode, the Free Look Period shall be 30 days.

Part E

Charges - Not Applicable

Part F General Terms and Conditions

Section One: Termination of the WOP Rider

This WOP Rider shall terminate on the occurrence of the first of any of the following events:

- a. The Coverage Expiry Date of the WOP Rider specified in the Schedule.
- b. The date on which the Company waives off all future Premium payable under the Base Policy and riders, if any, attached with the Base Policy.
- c. The Policy Anniversary immediately following the receipt of a written request for cancellation of the WOP Rider provided that such written request for cancellation is received on or within 15 days of such Policy Anniversary.
- d. The Base Policy to which this Rider is attached to is terminated, surrendered or made paid-up.
- e. The date of the death of the Life Insured.

Section Two: Claim Procedure

In order for the Company to waive off the future Premium in accordance with the terms and conditions of this WOP Rider, it is necessary that the Company:

- a) is informed of the claim in writing without delay, and in any event within 90 days of the occurrence giving rise to such claim. Company may condone the delay in filing a claim beyond 90 days where the claimant can establish that the delay was due to unforeseen circumstances and beyond the control of the claimant.
- b) is satisfied that a claim is payable and the Company has received all documentation and information it requests, including but not limited to:
 1. The medical attendant certificate (s) / report (s)
 2. The original Policy Document
 3. All medical/ hospital records, including admission notes, test records and discharge summary.
 4. Certificate of hospital treatment (where applicable)
 5. Identity proof of the claimant
 6. Additional documents specified in the event that no nomination has been made under the Base Policy or all Nominees have died.

The Company may on a case to case basis and subject to exceptional circumstances may condone the submission of any of the above mentioned documents / information while processing the claim.

Section Three: Changes to the WOP Rider Terms and Conditions

The Company may alter these WOP Rider Terms and Conditions and the Coverage conferred hereunder if there is a change in the law or taxation, which affects the Company or the Policy. No change will be made without the prior approval of the IRDAI, and notice of all changes will be sent to the Policyholder.

If the Policyholder does not agree with the change, the Policyholder may terminate this WOP Rider by giving the Company written notice within 30 days of the Company sending notice of the change.

Section Four: Change of Occupation, Profession Etc.

If there is a change in Life Insured's occupation, profession or hobbies while this WOP Rider is in in-force, then the Policyholder shall, within 30 days, give the Company a written notice of such change, failing which the Company may decline to make payment under this WOP Rider if it can be established that occurrence of claim is directly or indirectly related to, caused by, arises from or is attributable to the change in Life Insured's occupation, profession or hobbies.

If notice of a change is given as required, then the Company shall determine the changes to be effected to the coverage under this WOP Rider and will send the Policyholder the notice of such changes. The Policyholder may terminate this WOP Rider by giving the Company written notice of termination, within 30 days of receipt of notice from the Company.

Section Five: Assignment

The Policyholder hereunder cannot assign this WOP Rider or the Coverage separately from the Base Policy. If the Policyholder assigns the Base Policy, this WOP Rider and the Coverage hereunder shall also be assigned along with the Base Policy.

Section Six: Miscellaneous

The Application Form and other particulars (if any) together with the declarations received from the Policyholder/ Life Insured, form the basis of this WOP Rider. In addition to the terms and conditions and definitions of this WOP Rider, this WOP Rider is also subject to the terms and conditions of the Base Policy. In the event of any inconsistency between the terms and conditions of the Base Policy and this WOP Rider, the provisions of this WOP Rider shall prevail with respect to the matters dealt with in this WOP Rider.

Currency

All Premium and any amounts payable under the Policy are payable within India and in the currency of the Base Policy as specified in the Schedule.

PART G
Other Details

Annexure I

This WOP Rider will cover the Life Insured against the following 10 critical illnesses/conditions and surgeries:

1. Aorta Graft Surgery

The actual undergoing of surgery for a disease or injury of the aorta needing excision and surgical replacement of the diseased part of the aorta with a graft. The term "aorta" means the thoracic and abdominal aorta but not its branches. Surgery performed using only minimally invasive or intra-arterial techniques are excluded.

2. Total Blindness

Total, permanent and irreversible loss of all vision in both eyes as a result of illness or accident. The diagnosis must be clinically confirmed by an ophthalmology specialist. The blindness must not be correctable by aides or surgical procedures. Cataract is not covered under this definition of blindness.

Exclusion: Blindness due to cataracts or due to surgery for cataracts is excluded

3. Cancer of specified severity

A malignant tumor characterized by the uncontrolled growth & spread of malignant cells with invasion & destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy & confirmed by a pathologist. The term cancer includes leukemia, lymphoma and sarcoma.

The following are excluded:

- a) Tumours showing the malignant changes of carcinoma in situ and tumours which are histologically described as premalignant or non invasive, including but not limited to: Carcinoma in situ of breasts, cervical dysplasia cin-1, cin -2 & cin-3.
- b) Any skin cancer other than invasive malignant melanoma
- c) All tumours of the prostate unless histologically classified as having a gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0.
- d) Papillary micro - carcinoma of the thyroid less than 1 cm in diameter
- e) Chronic lymphocytic leukaemia less than RAI stage 3
- f) Microcarcinoma of the bladder
- g) All tumors in the presence of HIV infection.

4. Open chest CABG

The actual undergoing of open chest surgery for the correction of one or more coronary arteries, which is/are

narrowed or blocked, by coronary artery bypass graft (CABG). The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a specialist medical practitioner.

The following are excluded:

- a) Angioplasty and/or any other intra-arterial procedures
 - b) Any key-hole or laser surgery.
5. First heart attack - of specified severity

The first occurrence of myocardial infarction which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area.

The diagnosis for this will be evidenced by all of the following criteria:

- a) A history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for e.g. Typical chest pain)
- b) New characteristic electrocardiogram changes
- c) Elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

The following are excluded:

- a) Non-ST-segment elevation myocardial infarction (NSTEMI) with elevation of Troponin I or T
- b) Other acute Coronary Syndromes
- c) Any type of angina pectoris.

6. Open heart replacement or repair of heart valves

The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease-affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner. Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty are excluded.

7. Kidney failure requiring regular dialysis

End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (hemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.

8. Major organ /bone marrow transplant

The actual undergoing of a transplant of:

- a) One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from

- irreversible end-stage failure of the relevant organ,
or
- b) Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner.

6. Feeding: the ability to feed one self once food has been prepared and made available.

The following are excluded:

- a) Other stem-cell transplants
- b) Where only islets of langerhans are transplanted

9. Permanent paralysis of limbs

Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist medical practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months.

10. Stroke resulting in permanent symptoms

Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.

The following are excluded:

- a) Transient ischemic attacks (TIA)
- b) Traumatic injury of the brain
- c) Vascular disease affecting only the eye or optic nerve or vestibular functions.

Annexure II

The following will be construed as the Activities of Daily Living for the purpose of ATPD:

1. Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
2. Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
3. Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;
4. Mobility: the ability to move indoors from room to room on level surfaces;
5. Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;